Bridging the AI Governance Gap: Ethical and Regulatory Imperatives for Generative AI in Nigeria

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Abstract: As generative artificial intelligence (AI) technologies—such as *ChatGPT*, *DALL·E*, and other large language and image models—become increasingly mainstream, they introduce new ethical, legal, and governance challenges that are particularly urgent in developing countries. Nigeria, Africa's most populous nation and a regional technology hub, offers a compelling case study of how these technologies are being adopted in environments with minimal regulatory infrastructure and limited public awareness. This paper examines the ethical and societal implications of generative AI in Nigeria and interrogates the country's preparedness to manage these risks. Despite the creation of the National Centre for Artificial Intelligence and Robotics (NCAIR) in 2020 and the recent passage of legislation such as the Nigeria Data Protection Act (2023) and the Startup Act (2022), Nigeria lacks a unified national AI formal risk classification systems, or sector-specific ethical guidelines. These gaps are important given the widespread, unregulated use of generative AI tools in education, politics, and digital commerce. In higher education, students increasingly rely on generative AI for assignments and projects, raising concerns about academic integrity in a system already strained by infrastructural deficits. Meanwhile, in the political domain, deepfake videos and AI-generated misinformation have circulated in election periods, threatening democratic stability in a media world prone to disinformation and weak content regulation. The paper compares Nigeria's regulatory trajectory with global trends, particularly the European Union's Artificial Intelligence Act and similar initiatives in Kenya, South Africa, and Rwanda. It highlights how Nigeria's reactive approach to AI governance contrasts sharply with more proactive global models. Sectoral analysis reveals risks including digital labour displacement, cultural misrepresentation through foreign-trained models, algorithmic bias, and the erosion of public trust. Ultimately, the study calls attention to Nigeria's urgent need for a comprehensive, context-sensitive AI ethics and governance framework. Through an analysis grounded in local realities and informed by global comparisons, the paper contributes to broader conversations about equitable, responsible AI adoption in the Global South.

Keywords: Generative artificial intelligence, AI ethics, AI policy, Misinformation, Deepfakes, Global south

1. Introduction

Artificial Intelligence (AI) is powerfully transforming how our economies work, how governments operate, what happens in schools, and even how we live our lives. Among its most disruptive advances is generative AI, a category of systems capable of producing human-like text, images, audio, and video. These tools, such as ChatGPT and Gemini, operate through large language models (LLMs) and deep learning algorithms that process vast datasets to generate new content. While such systems promise innovation, they also pose serious ethical risks, particularly in countries with weak regulatory frameworks and limited digital literacy. In the Nigerian context, generative AI introduces challenges that touch on misinformation, algorithmic bias, privacy erosion, academic dishonesty, and labour market disruption (Al-kfairy et al,. 2024).

This paper argues that in countries like Nigeria, where institutional readiness is limited and regulatory instruments are fragmented, the proliferation of generative AI could make existing social and economic problems worse. Even with some early efforts like the National Centre for Artificial Intelligence and Robotics (NCAIR) and the release of the draft *National Artificial Intelligence Strategy (NAIS)* in 2024, Nigeria still struggles to articulate and enforce an ethical framework capable of responding to the speed and complexity of these technologies. Nigeria's low standing in global AI readiness reports (Oxford Insights, 2024) further shows a disconnect between digital ambition and regulatory implementation. Most discussions about AI ethics come from Europe, North America, and China, which have stronger legal systems (Fjeld et al., 2020; Jobin et al., 2019). However, less is known about AI ethics in the Global South, especially based on real-world examples. This paper helps fill that gap by looking closely at how generative AI affects ethics, laws, and society in Nigeria. Using insights from technology, ethics, and data studies, it argues for AI rules that fit Nigeria's unique social conditions, limited infrastructure, and past power imbalances. Also, by studying AI's effects on education, political communication, and the digital economy, this paper offers new information into regulating AI in a developing digital society. Its findings are useful for experts in AI ethics, digital policy, African studies, and anyone creating fair AI rules. Ultimately, this study adds to the discussion on responsible AI globally and suggests ways to build ethical AI systems that support both new ideas and social safety.

2. Literature Review

As generative AI changes how we learn, govern, and communicate, researchers and policymakers are deeply concerned about how to ethically control them. Generative AI, which Kaplan and Haenlein (2019) explain as AI's ability to understand information, learn from it, and create new, human-like output, creates specific ethical difficulties. These challenges involve people losing trust, the risk of knowledge being manipulated, and problems with figuring out who is accountable. Recent discussions have moved past theoretical debates to concentrate on practical governance methods and how institutions should be set up. This shift represents what Anamoji (2024) calls a "third wave" of AI ethics. This new approach prioritizes putting ethical principles into action, ensuring openness, and creating ways to turn ethical values into clear responsibilities.

Ethics in AI generally means the guiding values and standards used when creating and applying AI, aiming to ensure it is fair, clear, accountable, and respects human rights (Floridi et al., 2018). Yet, scholars like Zuboff (2019) and Acemoglu (2024) caution that if there aren't strong protections in place, AI could worsen existing unfairness, increase monitoring, and even put democratic stability at risk. These worries aren't only about formal laws. Cath (2018) stresses that governing AI also involves private companies taking responsibility, public discussions, and civil society groups participating in how AI systems are designed, checked, and limited. Generative AI poses distinct ethical threats. In education for instance, a major concern is its potential to undermine academic integrity; students might use tools like ChatGPT to generate coursework with minimal personal input (QAA, 2023a; Pavlik, 2023). Furthermore, research highlights the inherent biases within these models, which are often trained on data reflecting existing societal inequalities. Weidinger et al. (2021) demonstrate how this can perpetuate stereotypes or exclude certain voices. Misinformation is also a central issue. Generative AI can create fabricated or "hallucinated" facts, and because AI-generated content can appear highly credible, it increases the risk of public manipulation (Spitale, Biller-Andorno and Germani, 2023). This danger is particularly acute in regions with vulnerable democratic institutions, where synthetic content can obscure the distinction between genuine information and deception (Kreps et al., 2022). The deployment of deepfakes in political propaganda adds another layer of risk, eroding confidence in electoral processes and further weakening civic bodies (Dobber et al., 2021).

These problems are even bigger in the Global South. There, managing new technologies is often hard due to weak institutions and poor infrastructure. While most AI ethics talks come from wealthier countries, more and more research says we need to "decolonize" AI rules by focusing on the views and needs of Global South societies. Birhane (2020) argues that ethical models brought in from outside often do not fit local realities, and the values in common AI systems do not match the experiences of disadvantaged groups. In Africa, Mhlanga (2023) points out that countries with weak rules and low digital skills face greater risks. These situations mean generative AI could do more harm than good, increasing exclusion instead of promoting empowerment. Despite these critical insights, empirical studies on generative AI in African societies remain limited. Although Nigeria has established institutions like the National Centre for Artificial Intelligence and Robotics (NCAIR), these efforts have not been accompanied by comprehensive legal frameworks or public awareness initiatives (Anamoji 2024). This gap points to a broader issue in the literature: the underexplored interaction between ethical theory, regulatory design, and local sociopolitical conditions in non-Western contexts. Most existing studies focus on normative frameworks or technical risks without engaging the everyday realities of AI use in places where the state, market, and civil society operate under different constraints.

This paper builds on these discussions by offering a detailed analysis of the ethical, legal, and societal implications of generative AI in Nigeria. Rather than treating ethics as a set of universal rules, it takes a context-specific approach, examining how global models of AI governance are applied (or fail to be applied) within Nigeria's unique institutional and social environment. It also provides empirical data to a body of literature that is heavily focused on the Global North, offering information into how generative AI is already impacting education, political discussions, and the digital economy in a setting characterized by uneven infrastructure and fragmented regulations.

3. Case: Nigeria

Nigeria's experience with generative AI shows a clear struggle: it wants to embrace new technology but is not ready with the necessary rules and systems. The country has made visible efforts, like the release of the draft *National Artificial Intelligence Strategy (NAIS)* in 2024. However, its ability to predict, track, and address the ethical, legal, and social risks of generative AI is still scattered, underfunded, and often just reacting to problems. When it comes to education, the disconnect is very clear. A *TechCabal* article reported that Nigerian university

students are widely using AI, like ChatGPT, for their studies (Techcabal, 2025). They are using it to write essays, solve math problems, fix computer code, and quickly summarize readings. While students globally are doing this, Nigeria's educational institutions have not set up clear responses. Most universities still use outdated methods like paper exams and basic plagiarism checks that do not consider AI use (Abubakar et al., 2024). There are no federal rules or specific university guidelines for using AI ethically in schools, and many teachers have not learned about digital integrity in the AI era. This means academic rules are changing because of how students use AI, not because of thoughtful reforms by educators. This points to a major failure in forward-thinking governance and highlights the risks of policy inaction in a sector crucial for national progress.

The political domain presents an equally pressing challenge. In the lead-up to the 2023 general elections, manipulated videos and AI-generated audio recordings circulated widely across social media platforms, some of which falsely depicted leading candidates making inflammatory remarks (Davis, 2024). Although not all of this content was definitively identified as AI-generated, fact-checking organisations such as *Dubawa* confirmed that generative tools had been used to alter or fabricate elements in several viral posts (Nwankwo, 2024). These developments occurred in a context where over 100 million Nigerians are active online and social media remains a dominant source of political information, particularly among first-time voters and youth populations (Statista, 2024). The realism of synthetic content, combined with low levels of digital literacy and high political polarisation, makes such material extremely potent. Existing laws, including the Cybercrimes Act (2015) and the Nigeria Broadcasting Code, do not contain provisions that address the manipulation of digital content using AI. Furthermore, regulatory agencies such as the Nigerian Broadcasting Commission (NBC) lack the technical capacity to trace or verify synthetic media at scale and have faced sustained criticism for inconsistent enforcement and politicised decision-making (Arise TV, 2023). This regulatory void heightens the risk of disinformation, electoral manipulation, and declining public trust in democratic institutions. In a country where elections have historically been marred by violence, mistrust, and ethnoreligious tension, the implications of unregulated generative AI use in political discourse are particularly acute.

The digital economy reveals another layer of generative AI's uneven impact. According to *McKinsey's* 2024 report, 71% of organizations now regularly use generative AI in at least one business function (Singla et al., 2025). Platforms such as Copy.ai, Jasper, and ChatGPT have become integral to daily business functions, used to generate marketing copy, write client reports, automate customer responses, and develop pitch documents (BusinessDay, 2024). These tools promise enhanced productivity and lower operational costs, which are especially attractive in a struggling economy marked by inflation, currency instability, and rising unemployment. However, the benefits of this technological shift are not evenly distributed. Entry-level jobs in writing, transcription, customer service, and administrative support, many of which employ young Nigerians, are increasingly at risk of automation. At the same time, fintech platforms are deploying AI-powered credit scoring systems to accelerate loan approvals (Iroche, 2025). Yet these models often rely on data inputs that exclude informal workers, rural users, and individuals without established digital footprints, perpetuating patterns of financial exclusion under the appearance of innovation (Mhlanga, 2023). These trends suggest that generative AI is being integrated into the economy in ways that reproduce existing inequalities, raising ethical questions about algorithmic transparency, data bias, and the absence of regulatory protections for informal labour.

Across these three domains of education, political communication, and economic activity, a pattern of ethical vulnerability emerges. Generative AI is not a speculative or future concern in Nigeria; it is already reshaping practices, expectations, and outcomes across society. Yet its adoption is unfolding in a regulatory vacuum. Institutions lack the legal instruments, technical capacity, and policy vision to respond to the pace and complexity of these changes. Civil society, academia, and professional associations remain largely excluded from formal governance processes, leaving ethical guidance to be improvised or ignored. This produces a situation in which those with greater access to AI tools benefit disproportionately, while those with fewer resources or weaker institutional support bear the brunt of the risks. The Nigerian case does not simply illustrate a lack of readiness. It reveals how technological acceleration, when not matched by ethical infrastructure, produces systemic blind spots that can undermine democratic institutions, deepen inequality, and erode social trust. The convergence of weak regulation, institutional fragmentation, and low digital literacy creates a fertile ground for the harmful use of generative AI. This raises urgent questions not only about national capacity but also about the translatability of global ethical frameworks into contexts shaped by historical marginalisation, infrastructural disparity, and contested legitimacy. As generative AI continues to expand its reach, Nigeria's experience offers a cautionary case for other countries navigating similar constraints.

4. Global Comparisons and Policy Gaps

The ethical risks posed by generative AI are now the subject of urgent global attention. Governments, international organisations, and regional blocs are racing to develop regulatory frameworks capable of managing the disruptive potential of these technologies. While generative AI systems transcend national boundaries in their development, distribution, and usage, their governance remains decisively shaped by domestic legal institutions, regulatory capacity, and political will. Scholars often frame this governance landscape through three "Digital Empires"—the United States, the European Union (EU), and China—whose approaches highlight contrasting visions for balancing innovation, security, and ethics (Bughin et al., 2021).

The EU has advanced the most comprehensive legal regime through the *Artificial Intelligence Act* (2024), which classifies systems by risk. Generative AI falls into the high-risk category when applied in education, recruitment, or politics, requiring transparency, human oversight, and strict data governance standards (European Union, 2024). This model emphasises fundamental rights and public accountability, extending to law enforcement and welfare systems where mandatory ethical impact assessments apply. Such a framework could provide useful direction for Nigeria, where institutional oversight of AI is still dispersed across agencies with limited coordination.

In the United States, regulation has been less centralised but is moving toward intervention. The 2023 Executive Order on Safe, Secure, and Trustworthy AI required federal agencies to establish governance strategies and procurement guidelines promoting fairness (Federal Register, 2023). In 2025, the White House launched *Winning the Race: America's AI Action Plan*, structured around three pillars—innovation, infrastructure, and security (White House, 2025). The plan promotes AI-led economic growth through investments in data centres and export controls while rescinding some earlier restrictions viewed as burdensome. Sectoral rules in education, finance, and healthcare illustrate growing recognition of generative AI's risks. The U.S. model, while market-driven, depicts the role of state power in steering private innovation with strategic safeguards.

China's approach contrasts sharply, prioritising sovereignty, state control, and global influence. Its *Global AI Governance Initiative* (GAIGI), launched in 2023, promotes a "people-centred" approach that stresses sovereignty and consultation, especially with developing nations (Racicot and Simpson, 2025). Domestically, Beijing enforces binding rules on algorithms and generative content, aligning AI safety with surveillance and political stability under Communist Party priorities. Internationally, China advances its model through bodies like the International Telecommunication Union (ITU), co-hosting AI capacity-building events with African partners. Critics argue GAIGI extends China's geopolitical ambitions, aiming both at leadership in AI innovation by 2030 and at embedding authoritarian governance norms globally (Racicot and Simpson, 2025).

Moreover, multilateral actors also provide important normative frameworks. United Nations Educational, Scientific and Cultural Organization's (UNESCO) *Recommendation on the Ethics of AI* (2021) emphasises human rights, inclusion, and sustainability, and has guided several national strategies. The Organisation for Economic Co-operation and Development (OECD) has established AI principles and policy observatories to track implementation (OECD, 2019). Recent reports, such as *Governing with Artificial Intelligence: Are Governments Ready?*, stress both opportunities for efficiency and risks like bias and privacy loss (OECD/UNESCO, 2024). Also, joint OECD/UNESCO initiatives, such as the *G7 Toolkit for Public Sector AI*, offer practical guidance for embedding safeguards into government use. (OECD/UNESCO, 2024)

Comparative experiences from other African countries demonstrate that viable alternatives exist for governing AI, even in resource-constrained settings. Kenya's *National AI Strategy 2025–2030*, launched in March 2025, aligns with the AU-AI Continental Strategy by prioritising ethical governance, sectoral innovation, and capacity building (Kenya Ministry of ICT, 2025). It emphasises local data sovereignty and applies AI to agriculture, healthcare, and small and medium enterprises (SMEs), while also establishing national AI research centres and fostering public–private partnerships to strengthen its ecosystem. Similarly, South Africa's *National AI Policy Framework* (2024) prioritises human rights, particularly in healthcare, where predictive analytics are being deployed to reduce hospital readmissions (South Africa National AI Policy Framework, 2024). Rwanda has also embedded ethics into its policymaking through oversight committees and mandatory risk assessments, ensuring that AI applications in health and agriculture meet legal standards while reflecting local needs (CIPIT, 2025). Zambia's *National AI Strategy 2024–2026* commits to inclusive governance and infrastructure development in education and service delivery, while Ghana integrates data governance into its broader digital transformation agenda, stressing multi-stakeholder engagement to tackle bias, promote social inclusion, and protect privacy. These initiatives are united by political commitment, stakeholder participation, and forward-looking design, aligning with both the *African Union's Agenda 2063* and the *Sustainable Development Goals* (SDGs) (CIPIT, 2025).

Four major policy gaps emerge from this comparative analysis. First, there is no institutional framework for classifying AI systems by risk level or for authorising their deployment. Second, enforcement of existing digital laws is uneven and often politically constrained. Third, businesses and institutions are not required to conduct algorithmic audits, explainability disclosures, or fairness assessments. Fourth, there is limited civic participation in policy development, resulting in regulations that do not reflect the lived experiences or concerns of the public. These deficiencies are interlinked and mutually reinforcing. Hence, while global and regional actors are moving toward structured, enforceable, and participatory models of AI governance, Nigeria remains caught in a cycle of reactive policymaking and fragmented institutional response.

5. Conclusion and Recommendations

This paper studies how new AI, like ChatGPT, is impacting Nigeria in terms of what is right (ethics), what is legal, and how society functions. We found that even though this AI is quickly becoming common in schools, politics, and the digital economy, Nigeria is not ready. The rules and systems in place are weak, incomplete, and not properly enforced. Current Nigerian efforts, are helpful but do not fully tackle the specific challenges generative AI brings. When we compare Nigeria to places like the EU, US, China, Kenya, South Africa, Zambia, and Rwanda, who are actively putting rules in place to manage AI risks, Nigeria falls behind. It does not have a thorough national plan for AI, a system to check AI risks, or a way to audit AI programs. Also, many of the AI systems used in Nigeria come from outside and are not built to understand local languages or cultures, which creates even more ethical problems.

To address these challenges, five interconnected policy recommendations are proposed. These are grounded in the evidence presented and tailored to Nigeria's institutional realities:

- Establish an AI Ethics and Safety Commission: A dedicated and independent regulatory body should be created to monitor and assess high-risk AI applications. This commission would be responsible for issuing ethical standards, reviewing compliance, conducting impact assessments, and coordinating with relevant agencies across sectors such as education, elections, and finance.
- Strengthen Institutional Capacity and Digital Literacy: Policymakers must invest in building institutional readiness. This includes training for regulators, public officials, educators, and journalists on AI ethics, digital rights, and algorithmic accountability. University curricula should integrate AI ethics and governance modules to build awareness among future professionals.
- Localise Data and Promote Indigenous AI Development: Reducing reliance on foreign systems requires investment in local AI research ecosystems. This includes developing large-scale datasets in Nigerian languages, supporting local start-ups, and funding collaborative research that reflects Nigerian societal needs. Such efforts would enhance digital sovereignty and ensure cultural relevance.
- Protect Labour Rights in the AI Transition: The state should enforce protections for workers whose roles are susceptible to AI-driven automation. This includes fair use policies in the workplace, government-backed reskilling programmes, and new regulations that encourage human-AI collaboration instead of replacement.
- Promote AI Awareness Through Civic Engagement: Public education campaigns on the ethical use of AI should be launched in collaboration with media houses, tech hubs, and NGOs. Increasing public awareness will help citizens better understand their rights and risks in an AI-driven society.

Lastly, the ethical governance of generative AI in Nigeria is not a peripheral or secondary issue. It sits at the intersection of technological transformation, institutional fragility, and public trust. Ensuring that AI systems serve the public good will require coordinated, inclusive, and locally grounded responses. While this paper has focused on Nigeria, the findings speak to broader patterns in the Global South, where digital innovation often accelerates in the absence of regulatory preparedness. Nigeria's experience illustrates both the dangers of delayed governance and the possibilities of reform. It invites scholars, policymakers, and practitioners to reimagine AI governance in ways that are attuned to local realities, informed by critical research, and committed to social justice.

Acknowledgements

The author wishes to thank colleagues at the Reformers' Initiative for Development in Africa for their insights into technology and governance issues in Nigeria. Appreciation is also extended to academic mentors and research collaborators who provided valuable feedback during the conceptualisation of this work. Special thanks to civic tech practitioners whose work continues to inspire ongoing discourse on responsible AI in Africa.

Ethics declaration: This research did not involve any experiments with human or animal subjects. All secondary data and publicly available information referenced in this paper were sourced from reputable academic publications, policy documents, media reports, and institutional websites. The author affirms that the study was conducted with respect for intellectual integrity, cultural sensitivity, and transparency. No conflicts of interest are declared.

AI declaration: Artificial intelligence tool (Chat-GPT) was used solely for purposes of grammatical refinement and language clarity during the drafting of this paper. No AI-generated content was used for developing core arguments, analysis, or original writing. All substantive contributions—including research, critical analysis, interpretation, and referencing—are the sole work of the author. The AI tool's output was carefully reviewed, edited, and integrated only to enhance readability.

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